

Fill in this information to identify your case:

Debtor 1	David Micheal Tillis		
	First Name	Middle Name	Last Name
Debtor 2	LaRae Jene Tillis		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF OHIO		

Check if this is an amended plan, and list below the sections of the plan that have been changed.

Case number: **22-10155**
(If known)

Official Form 113

Chapter 13 Plan (Dated 2-16-22)

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$2034.36 per Month for 60 months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- Debtor(s) will make payments pursuant to a payroll deduction order.
 Debtor(s) will make payments directly to the trustee.
 Other (specify method of payment):

2.3 Income tax refunds.

Check one.

- Debtor(s) will retain any income tax refunds received during the plan term.
 - Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
 - Debtor(s) will treat income refunds as follows:
Pursuant to the terms of the Confirmation Order
-

2.4 Additional payments.

Check one.

- None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$122,061.60.

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check one.

- None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly payment on arrearage	Estimated total payments by trustee
BIFI Loan Servicing	15408 Glenwood Avenue Maple Heights, OH	\$825.00	Prepetition: \$6,105.00	0.00%	\$101.75	\$55,605.00

Disbursed by:

Trustee
 Debtor(s)

Insert additional claims as needed.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. *Check one.*

- None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Lien avoidance.

Check one.

- None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

- None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.
 The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor

Exeter Finance

Collateral

2016 Volkswagen Tiquan 66,000 miles

Insert additional claims as needed.

Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be **5.20%** of plan payments; and during the plan term, they are estimated to total **\$6,347.40**.

4.3 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be **\$2,200.00**.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

- None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.
 The debtor(s) estimate the total amount of other priority claims to be **\$18,716.00**

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

- None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- The sum of \$ **39,193.20**.
 10.00% of the total amount of these claims, an estimated payment of \$ **39,193.20**.
 The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ _____. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.

None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims. Check one.

None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.

None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- plan confirmation.
 entry of discharge.
 other: _____

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X /s/ Mark H. Knevel
Mark H. Knevel 0029285

Date February 16, 2022

Signature of Attorney for Debtor(s)

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims (Part 3, Section 3.1 total)	\$55,605.00
b. Modified secured claims (Part 3, Section 3.2 total)	\$0.00
c. Secured claims excluded from 11 U.S.C. § 506 (Part 3, Section 3.3 total)	\$0.00
d. Judicial liens or security interests partially avoided (Part 3, Section 3.4 total)	\$0.00
e. Fees and priority claims (Part 4 total)	\$27,263.40
f. Nonpriority unsecured claims (Part 5, Section 5.1, highest stated amount)	\$39,193.20
g. Maintenance and cure payments on unsecured claims (Part 5, Section 5.2 total)	\$0.00
h. Separately classified unsecured claims (Part 5, Section 5.3 total)	\$0.00
i. Trustee payments on executory contracts and unexpired leases (Part 6, Section 6.1 total)	\$0.00
j. Nonstandard payments (Part 8, total)	+
	\$0.00
Total of lines a through j	\$122,061.60

CERTIFICATE OF SERVICE

Debtors, by and through counsel, hereby certify a copy of the foregoing Chapter 13 Plan was served upon the following, by CM / ECF Noticing System or ordinary US Mail, as indicated, on this the 17th day of February, 2022 :

Via the court's Electronic Case Filing System on these entities and individuals who are listed on the court's Electronic Mail Notice List:

United States Trustee for Region 9

Cleveland Office of the United States Trustee, on behalf of Andrew Vara,
United States Trustee for Region 9.

Chapter 13 Trustee

Lauren Helbling at ch13helbling@ch13cleve.com

By Ordinary US Mail

Debtors

David Micheal Tillis
LaRae Jene Tillis
15408 Glenwood Avenue
Maple Heights, OH 44137

Creditors

All Scheduled Creditors
(See attach mailing matrix)

/s/ *Mark H. Knevel*

KNEVEL LAW CO. LPA
Mark H. Knevel, (0029285)
Attorneys for Debtors

Label Matrix for local noticing

0647-1

Case 22-10155-jps

Northern District of Ohio

Cleveland

Wed Feb 16 12:14:32 EST 2022

Howard M. Metzenbaum U.S. Courthouse

United States Bankruptcy Court

Howard M. Metzenbaum U.S. Courthouse

201 Superior Avenue

Cleveland, OH 44114-1235

Ally Bank, c/o AIS Portfolio Services, LP

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

Exeter Finance LLC, c/o AIS Portfolio Servic

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

Ahuja Medical Center

P.O. Box 93983

Cleveland, OH 44101-5983

Ahuja Medical Center

c/o First Credit

3250 W Market Street

Fairlawn, OH 44333-3336

BIFI Loan Servicing

490 Schooleys Mountain Road Suite 7

Hackettstown, NJ 07840-4002

Capital One

PO Box 85064

Glen Allen, VA 23058

Cleveland Eye Clinic

Po Box 14000

Belfast, ME 04915-4033

Exeter Finance

c/o Jason Grubb, President

2250 W John Carpenter Fwy

Irving, TX 75063-2765

Finwise Rise

Attention Bankruptcy

Po Box 679900

Dallas, TX 75267-9904

(p) FIRST FEDERAL CREDIT CONTROL INC

24700 CHAGRIN BLVD

SUITE 205

BEACHWOOD OH 44122-5662

NCP Finance

205 Sugar Camp Circle

Dept CSM

Dayton, OH 45409-1970

Navient Solutions, LLC on behalf of

Ascendium Education Solutions, Inc.

PO Box 8961

Madison, WI 53708-8961

Ohio Department of Taxation*

Attn: Bankruptcy Division

PO Box 530

Columbus, OH 43216-0530

Ohio Department of Taxation**

c/o Attorney General of Ohio

Collection Enforcement / Bankruptcy

150 E. Gay Street, 21st Floor

Columbus, OH 43215-3191

Ohio's First Class Credit Union

Attn: Bankruptcy

Po Box 5877

Cleveland, OH 44101-0877

Regional Acceptance Corp

Attn: Bankruptcy

Po Box 1847

Wilson, NC 27894-1847

(p) REGIONAL INCOME TAX AGENCY

PO BOX 470537

ATTENTION LEGAL DEPARTMENT

BROADVIEW HEIGHTS OH 44147-0537

Regional Income Tax Agency

c/o Arrighi, Amy

Po Box 470537

Broadview Heights, OH 44147-0537

Regional Income Tax Agency

c/o City Of Maple Hts

5353 Lee Road

Maple Heights, OH 44137-2531

Retina Associates of Cleveland

3401 Enterprise Pkwy #300

Beachwood, OH 44122-7340

Richmond Medical Center

Po Box 781988

Detroit, MI 48278-1988

St Vincent Charity Hospital

Po Box 951206

Cleveland, OH 44193-0011

Stonecrest Mortgage

c/o NLC Servicing

4300 Stevens Creek Blvd UNIT 275

San Jose, CA 95129-1265

UHLSF

Po Box 772151

Detroit, MI 48277-2151

US Department of Education - Navien

Direct Loan Servicing Center

PO Box 5609

Greenville, TX 75403-5609

US Department of Education /Navient

Attorney General of the United Stat

Main Justice Building

10th & Constitution Avenue, N.W.

Washington, DC 20530-0001

US Department of Education /Navient

Office of the United States Attorne

Carl B. Stokes United States Court

801 West Superior Avenue, Suite 400

Cleveland, OH 44113-1852

US Department of Education /Navient

PO Box 9655

Wilkes Barre, PA 18773-9655

University Hospital
P.O. Box 77058
Cleveland, OH 44194-7058

University Hospital
c/o First Federal Credit Control
24700 Chagrin Blvd Suite 205
Beachwood, OH 44122-5662

University Hospital
c/o United Collection Bureau Inc
5620 Southwyck Blvd Suite 206
Toledo, OH 43614-1501

University Hospital Medical Group
P.O. Box 772042
Detroit, MI 48277-2042

University Hospital Medical Group
c/o First Credit
3250 W Market Street
Fairlawn, OH 44333-3336

David Micheal Tillis
15408 Glenwood Avenue
Maple Heights, OH 44137-3704

LaRae Jene Tillis
15408 Glenwood Avenue
Maple Heights, OH 44137-3704

Lauren A. Helbling
200 Public Square Suite 3860
Cleveland, OH 44114-2322

Mark H. Knevel
Knevel Law Co. LPA
Kennard Professional Bldg.
5250 Transportation Blvd #201
Garfield Heights, OH 44125-5326

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

First Federal Credit Control
24700 Chagrin Blvd Suite 205
BEACHWOOD, OH 44122-4412

Regional Income Tax Agency
P.O. Box 94951
Cleveland, OH 44101-4951

End of Label Matrix	
Mailable recipients	38
Bypassed recipients	0
Total	38